Docket No.: 132538-1014

Examiner: N. Subramanian

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Paul Willard et al.

Application No.: 09/802,481 Allowed: February 6, 2009

Filed: March 6, 2001 Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY

BASED ON TERMS SPECIFIED BY AN

APPLICANT

TRANSMITTAL OF DRAWINGS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Madam:

Submitted herewith is one set (nine sheets, eleven figures) of corrected drawings for replacing all drawing sheets originally filed in the application.

The examiner objected to the drawings as being "informal drawings, which are acceptable for examination purposes only" as stated in the Office Action mailed March 20, 2006. The enclosed replacement sheets correct this informality. It is respectfully submitted that no new matter has been added.

Favorable consideration of the enclosed drawings is respectfully requested.

Dated: May 5, 2009 Respectfully submitted,

By /Marc A. Hubbard/
Marc A. Hubbard
Registration No.: 32,506
GARDERE WYNNE SEWELL LLP
1601 Elm Street, Suite 3000
Dallas, Texas 75201-4761
(214) 999-4880
Attorney For Applicants